

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF MARYLAND

In Re: Nancy Sternberg

\*  
\* Case No. 09-26106  
\* Chapter 13  
\*  
\*

Debtor

**CHAPTER 13 PLAN**

☒ **Original Plan**      ☐ **Amended Plan**      ☐ **Modified Plan**

The Debtor proposes the following Chapter 13 plan and makes the following declarations:

1. The future earnings of the Debtor are submitted to the supervision and control of the Trustee, and Debtor will pay as follows (select only one):
  - a. \$ 75.00 per month for a term of 43 months. OR
  - b. \$ \_\_\_\_\_ per month for \_\_\_\_\_ month(s),  
\$ \_\_\_\_\_ per month for \_\_\_\_\_ month(s),  
\$ \_\_\_\_\_ per month for \_\_\_\_\_ month(s), for a  
total term of \_\_\_\_\_ months. OR
  - c. \$ \_\_\_\_\_ per month prior to confirmation of this plan, and  
\$ \_\_\_\_\_ per month after confirmation of this plan, for a total term of  
\_\_\_\_\_ months (if this option is selected, complete 2.e.i).
2. From the payments received, the Trustee will make the disbursements in the order described below:
  - a. Allowed unsecured claims for domestic support obligations and trustee commissions.
  - b. Administrative claims under 11 U.S.C. §507(a)(2), including attorney's fee balance of \$ 7.50 (unless allowed for a different amount by an order of court).
  - c. Claims payable under 11 U.S.C. § 1326(b)(3). Specify the monthly payment:  
\$ \_\_\_\_\_.
  - d. Other priority claims defined by 11 U.S.C. §507(a)(3)-(10). The Debtor anticipates the following priority claims:
  - e. Concurrent with payments on non-administrative priority claims, the Trustee will pay secured creditors as follows:
    - I. Until the plan is confirmed, adequate protection payments and/or personal property lease payments on the following claims will be paid directly by the Debtor; and, after confirmation of the plan, the claims will be treated as

specified in 2.e.ii and 2.e.iii, below (designate the amount of the monthly payment to be made by the Debtor prior to confirmation, and provide the redacted account number (last 4 digits only), if any, used by the claimant to identify the claim):

<u>Claimant</u>	<u>Redacted Acct. No.</u>	<u>Monthly Payment</u>
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- ii. Pre-petition arrears on the following claims will be paid through equal monthly amounts under the plan while the Debtor maintains post-petition payments directly (designate the amount of anticipated arrears, and the amount of the monthly payment for arrears to be made under the plan):

<u>Claimant</u>	<u>Anticipated Arrears</u>	<u>Monthly Payment</u>	<u>No. of Mos.</u>
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- iii. The following secured claims will be paid in full, as allowed, at the designated interest rates through equal monthly amounts under the plan:

<u>Claimant</u>	<u>Amount</u>	<u>% Rate</u>	<u>Monthly Payment</u>	<u>No. of Mos.:</u>
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- iv. The following secured claims will be satisfied through surrender of the collateral securing the claims (describe the collateral); any allowed claims for deficiencies will be paid pro rata with general unsecured creditors; upon confirmation of the plan, the automatic stay is lifted, if not modified earlier, as to the collateral of the listed creditors:

- v. The following secured claims are not affected by this plan and will be paid outside of the plan directly by the Debtor:

- vi. If any secured claim not described in the previous paragraphs is filed and not disallowed, that claim shall be paid or otherwise dealt with outside the plan directly by the Debtor, and it will not be discharged upon completion of the plan.

- vii. In the event that the trustee is holding funds in excess of those needed to make the payments specified in the Plan for any month, the trustee may pay secured claims listed in paragraphs 2.e.ii and 2.e.iii in amounts larger than those specified in such paragraphs.

- f. After payment of priority and secured claims, the balance of funds will be paid pro rata on allowed general, unsecured claims. (If there is more than one class of unsecured claims, describe each class.)

3. The amount of each claim to be paid under the plan will be established by the creditor's proof of claim or superseding Court order. The Debtor anticipates filing the following motion(s) to value a claim or avoid a lien. (Indicate the asserted value of the secured claim for any motion to value collateral.):
4. Payments made by the Chapter 13 trustee on account of arrearages on pre-petition secured claims may be applied only to the portion of the claim pertaining to pre-petition arrears, so that upon completion of all payments due under the Plan, the loan will be deemed current through the date of the filing of this case. For the purposes of the imposition of default interest and post- petition charges, the loan shall be deemed current as of the filing of this case.
5. Secured Creditors who are holding claims subject to cramdown will retain their liens until the earlier of the payment of the underlying debt determined under nonbankruptcy law, or discharge under § 1328; and if the case is dismissed or converted without completion of the plan, the lien shall also be retained by such holders to the extent recognized under applicable nonbankruptcy law.
6. The following executory contracts and/or unexpired leases are assumed (or rejected, so indicate); any unexpired lease with respect to personal property that has not previously been assumed during the case, and is not assumed in the plan, is deemed rejected and the stay of §§ 362 and/or 1301 is automatically terminated:
7. Title to the Debtor's property shall revert in the Debtor when the Debtor is granted a discharge pursuant to 11 U.S.C. §1328, or upon dismissal of the case, or upon closing of the case.
8. Non-standard Provisions:

Date 8/26/09

Debtor Nancy Stenberg

\_\_\_\_\_  
Attorney for Debtor

\_\_\_\_\_  
Joint Debtor

Nancy Sternberg

Case No. 09-26106

## Certificate of Service

I hereby certify that a copy of the Chapter 13 Plan was mailed first class, postage paid, this 14<sup>th</sup> day of September, 2009 to:

Peroutka & Peroutka, P.A.  
8028 Ritchie Highway, Suite 300  
Pasadena, MD 21122

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8028 Ritchie Highway, Suite 300  
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702 King Farm Blvd.  
Rockville, MD 20850-5775

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702 King Farm Blvd.  
Rockville, MD 20850-5775

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Two Irving Centre  
702 King Farm Blvd.  
Rockville, MD 20850-5775

Karas & Bradford  
323-325 South Main Street  
Bel Air, MD 21014

Bronson & Migliaccio, LLP  
808 Landmark Dr, Suite 227  
Glen Burnie, MD 21061-4985

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Pentagroup Financial, LLP  
5959 Corporate Dr, Suite 1400  
Houston, TX 77036

Capital Management Services, LP  
726 Exchange Street, Suite 700  
Buffalo, NY 14210

Phoenix Credit, L.L.C.  
2501 McGavock Pike, Suite 300  
Nashville, TN 37214

Nationwide Credit, INC.  
2015 Vaughn Rd NW, BLD. 4000  
Kenneshaw, GA 30144-7801

Vital Recovery Services, INC.  
PO Box 923747  
Norcross, GA 30010-3747

LTD Financial Services, L.P.  
7322 Southwest Freeway, Suite 1600  
Houston, TX 77074

Firstsource Advantage, LLC  
205 Bryant Woods South  
Amherst, NY 14228

Resurgent Capital Services, L.P.  
P.O. Box 5025  
Sioux Falls, SD 57117-5025

Asset Acceptance LLC  
PO Box 2036  
Warren, MI 48090-2036

Midland Credit Management  
PO Box 603, Dept. 12421  
Oaks, PA 19456

Van Ru Credit Corporation  
8550 Ulmerton Rd, Suite 225  
Largo, FL 33771-5351

Midland Credit Management  
PO Box 1259, Dept. 12421  
Oaks, PA 19456

Allied Interstate, Inc.  
3000 Corporate Exchange Dr, 5<sup>th</sup> Floor  
Columbus, OH 43231

Credit Protection Association, L.P.  
13355 Noel Rd.  
Dallas, TX 75240

Receivables Outsourcing, Inc.  
PO Box 22  
Timonium, MD 21094-0022

Afni, Inc.  
404 Brock Dr, PO B 3427  
Bloomington, IL 61702-3427

Natson, Watson & Associates, LLC  
80 Merrimack Street Lower Level  
Haverhill, MA 01830

Holy Cross Anesthesiology Ass.  
804 Scott Nixon Memorial Dr.  
Augusta, GA 30907

RPM  
20816 44<sup>TH</sup> Ave W  
Linnwood, WA 98036

Tate & Kirlin Associates  
2810 Southampton Rd  
Philadelphia, PA 19154

Titan Management Services, LLC  
PO Box 956338  
Duluth, GA 30095-9506

Hecht's  
PO Box 8075  
Lorain, OH 44055

Kohl's  
PO Box 3084  
Milwaukee, WI 53201-3084

LVNV Funding LLC  
PO Box 740281  
Houston, TX 77274

LVNV Funding LLC  
PO Box 740281  
Houston, TX 77274


CACH LLC  
370 17<sup>th</sup> St. Ste 5000  
Denver, CO 80202

Global Credit  
20010 Century Blvd. Suite 4  
Germantown, MD 20874

Tower Federal Credit Union  
PO Box 123  
Annapolis Junction, MD 20701-0123

Capital One Auto Finance  
PO Box 260848  
Plato, TX 75026-0848

FIA Card Services, NA  
PO Box 22021  
Greensboro, NC 27420-2021

  
Nancy STERNBERG



**CERTIFICATE OF NOTICE**District/off: 0416-1  
Case: 09-26106User: jjohnson  
Form ID: pdfallPage 1 of 2  
Total Noticed: 40

Date Rcvd: Sep 17, 2009

The following entities were noticed by first class mail on Sep 19, 2009.

db +Nancy Ann Sternberg, 1462 Maryland Avenue, Severn, MD 21144-2617  
 25422012 +Afnl, Inc. Page 4 of 5, 404 Brock Dr, PO B 3427, Bloomington, IL 61701-2654  
 25422009 +Allied Interstate, Inc., 3000 Corporate Exchange Dr, 5' Floor, Columbus, OH 43231-7689  
 25422026 +Anne Arundel County, Maryland, Office of Law, 2660 Riva Road, 4th Floor, Annapolis, MD 21401-7055  
 25421997 Bronson & Migliaccio, LLP, 808 Landmark Dr, Suite 227, Glen Burnie, MD 21061-4985  
 25422021 CACH LLC, 370 17' St. Ste 5000, Denver, CO 80202  
 25421999 +Capital Management Services, LP, 726 Exchange Street, Suite 700, Buffalo, NY 14210-1484  
 25422024 Capital One Auto Finance, PO Box 260848, Plato, TX 75026-0848  
 25422028 +Comptroller of the Treasury, Compliance Division, Room 409, 301 W. Preston Street, Baltimore, MD 21201-2305  
 25422010 +Credit Protection Association, L.P., 13355 Noel Rd., Dallas, TX 75240-6602  
 25422025 FIA Card Services, NA, PO Box 22021, Greensboro, NC 27420-2021  
 25422016 Fate & Kirlin Associates, 2810 Southampton Rd, Philadelphia, PA 19154  
 25422004 +Firstsource Advantage, LLC Page, 205 Bryant Woods South, Amherst, NY 14228-3609  
 25422022 +Global Credit, 2001 0 Century Blvd. Suite 4, Germantown, MD 20874-1115  
 25422018 +Hecht's, PO Box 8075, Lorain, OH 44055-8075  
 25422014 +Holy Cross Anesthesiology Ass., 804 Scott Nixon Memorial Dr., Augusta, GA 30907-2464  
 25421996 +Karas & Bradford Page 2 of 5, 323-325 South Main Street, Bel Air, MD 21014-3942  
 25422003 +LTD Financial Services, L.P., 7322 Southwest Freeway, Suite 1600, Houston, TX 77074-2053  
 25443094 MACYS RETAIL HOLDINGS, INC., TSYS DEBT MGMT., INC., PO BOX 137, COLUMBUS, GA 31902-0137  
 25421995 Mann Bracken, LLP, Two Irving Centre, 702 King Farm Blvd., Rockville, MD 20850-5775  
 25422007 +Midland Credit Management, PO Box 603, Dept. 12421, Oaks, PA 19456-0603  
 25422001 Nationwide Credit, INC., 2015 Vaughn Rd NW, BLD. 4000, Kenneshaw, GA 30144-7801  
 25422013 +Natson, Watson & Associates, LLC, 80 Merrimack Street Lower Level, Haverhill, MA 01830-5211  
 25421998 +Pcntagroup Financial, LLP, 5959 Corporate Dr, Suite 1400, Houston, TX 77036-2311  
 25421993 +Peroutka & Peroutka, P.A., 8028 Ritchie Highway, Suite 300, Pasadena, MD 21122-0803  
 25422000 +Phoenix Credit, L.L.C., 2501 McGavock Pike, Suite 300, Nashville, TN 37214-1227  
 25422015 RPM, 20816 44' Ave W, Linnwood, WA 98036  
 25422011 Receivables Outsourcing, Inc., PO Box 22, Timonium, MD 21094-0022  
 25422027 +State of Maryland DLLR, Division of Unemployment Insurance, 1100 N. Eutaw Street, Room 401, Baltimore, MD 21201-2201  
 25422017 Titan Management Services, LLC, PO Box 956338, Duluth, GA 30095-9506  
 25422008 Van Ru Credit Corporation, 8550 Ulmerton Rd, Suite 225, Largo, FL 33771-5351  
 25422002 Vital Recovery Services, INC., PO Box 923747, Norcross, GA 30010-3747  
 25421994 Wolpoff & Abramson, L.L.P., Two Irving Centre, 702 King Farm Blvd., Rockville, MD 20850-5775

The following entities were noticed by electronic transmission on Sep 17, 2009.

cr +E-mail/PDF: ebnnotices@ascensioncapitalgroup.com Sep 17 2009 20:25:21  
 Capital One Auto Finance Department, c/o Ascension Capital Group, PO Box 201347, Arlington, TX 76006-1347  
 25440309 +E-mail/PDF: ebnnotices@ascensioncapitalgroup.com Sep 17 2009 20:25:21  
 Ascension Capital Group, Inc., Attn: Capital One Auto Finance Departmen, Account: XXXXXXXXXXXX3430, P.O. Box 201347, Arlington, TX 76006-1347  
 25422006 E-mail/Text: BANKRUPTCY@ASSETACCEPTANCE.COM Asset Acceptance LLC, PO Box 2036, Warren, MI 48090-2036  
 25422019 E-mail/PDF: cr-bankruptcy@kohls.com Sep 17 2009 20:25:23 Kohl's, PO Box 3084, Milwaukee, WI 53201-3084  
 25422020 +E-mail/Text: resurgentbknotifications@resurgent.com LVNV Funding LLC, PO Box 740281, Houston, TX 77274-0281  
 25422005 E-mail/Text: resurgentbknotifications@resurgent.com Resurgent Capital Services, L.P., P.O. Box 5025, Sioux Falls, SD 57117-5025  
 25422023 E-mail/Text: COLLECTIONS@TOWERFCU.ORG Tower Federal Credit Union, PO Box 123, Annapolis Junction, MD 20701-0123

TOTAL: 7

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0416-1  
Case: 09-26106

User: jjohnson  
Form ID: pdfall

Page 2 of 2  
Total Noticed: 40

Date Rcvd: Sep 17, 2009

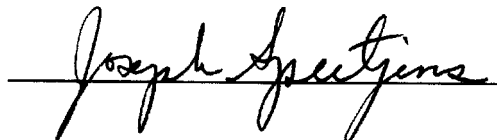
\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 19, 2009

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.